

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Jerry Zane Semkiw
Debtor(s)

Bankruptcy Case No.: 18-24208-TPA

Chapter: 7

NOTICE RE: PRESUMPTION OF ABUSE

As required by *11 U.S.C. Sec. 704(b)(1)(A)*, the United States Trustee has reviewed all of the materials filed by the debtor(s).

Having considered these materials in reference to the criteria set forth in *11 U.S.C. Sec. 707(b)(2)(A)*, and pursuant to *11 U.S.C. Sec. 704(b)(2)*, the United States Trustee determines that:

(1) the debtor's(s') case should be presumed to be an abuse under *section 707(b)*; and (2) the product of the debtor's current monthly income, multiplied by 12, is not less than the requirements specified in *section 704(b)(2)(A) or (B)*.

As required by *11 U.S.C. Sec. 704(b)(2)*, the United States Trustee shall, not later than 30 days after the date of this Statement's filing, either file a motion to dismiss or convert under *section 707(b)* or file a statement setting forth the reasons the United States Trustee does not consider such a motion to be appropriate.

Debtor(s) may rebut the presumption of abuse only if special circumstances can be demonstrated as set forth in *11 U.S.C. Sec. 707(b)(2)(B)*.

Dated: December 20, 2018

Michael R. Rhodes
Clerk

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Jerry Zane Semkiw
 Debtor

Case No. 18-24208-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: bsil
 Form ID: 125

Page 1 of 2
 Total Noticed: 55

Date Rcvd: Dec 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2018.

db
 14939485 +Jerry Zane Semkiw, 127 Winifred Drive, Pittsburgh, PA 15236-4523
 14939486 +Allegheny Health Network, P.O. Box 645266, Pittsburgh, PA 15264-5250
 14939491 Alltran Financial, LP, P.O. Box 610, Sauk Rapids, MN 56379-0610
 14939494 +Barclays Bank Delaware, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
 Borough of Pleasant Hills, Attn: Sal Sirabella, 410 East Bruceton Road,
 Pittsburgh, PA 15236-4500
 14939492 Borough of Pleasant Hills, C/O Fred C. Jug, Jr., Esq., Brandt, Milnes & Rea,
 310 Grant Street, Suite 1109, Pittsburgh, PA 15219-2227
 14939493 Borough of Pleasant Hills, P.O. Box 6111, Hermitage, PA 16148-0911
 14939506 CSC Insurance Options, 4552 State Route 51 S, Belle Vernon, PA 15012-4300
 14939496 Canonsburg Hospital, P.O. Box 3475, Toledo, OH 43607-0475
 14939495 Canonsburg Hospital, P.O. Box 644921, Pittsburgh, PA 15264-4921
 14939499 +Citizens Bank, N.A., 525 William Penn Place, Pittsburgh, PA 15219-1727
 14939500 Comenity Bank / Victoria's Secret, Attn: Bankruptcy Dept., P.O. Box 182125,
 Covington, OH 45318
 14939501 +Convergent Outsourcing, Inc., 800 SW 39th Street, P.O. Box 9004, Renton, WA 98057-9004
 14939507 Dr. William Zammerilla, 76 Old Clairton Road, Pittsburgh, PA 15236-3915
 14939508 EOS CCA, P.O. Box 981008, Boston, MA 02298-1008
 14939509 +First National Bank, 500 East 60th St. North, Sioux Falls, SD 57104-0478
 14939510 First National Credit Card / Legacy, P.O. Box 5097, Sioux Falls, SD 57117-5097
 14939512 Jamie Joyce, 339 New World Drive, Clairton, PA 15025
 14939513 K&D Tire Wholesalers, LLC, 31217 N. 152nd Street, Scottsdale, AZ 85262-6959
 14939517 +MEM FCU, P.O. Box 18269, Pittsburgh, PA 15236-0269
 14939515 +Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
 14939516 +Mariner Finance, LLC, 560 Clairton Blvd., Suite D, Pittsburgh, PA 15236-3803
 14939521 +Midamerica Bank & Trust Company, Attn: Bankruptcy, P.O. Box 400, Dixon, MO 65459-0400
 14939522 +Midamerica Bank & Trust Company, 5109 S. Broadband Lane, Sioux Falls, SD 57108-2208
 14939524 +P&B Capital Group, LLC, 455 Center Road, Buffalo, NY 14224-2100
 14939523 +P&B Capital Group, LLC, 455 Center Road, West Seneca, NY 14224-2100
 14939525 PA Municipal Service Co., 336 Delaware Avenue, Dept. W-46, Oakmont, PA 15139-2138
 14939526 +PayPal Credit, P.O. Box 5138, Timonium, MD 21094-5138
 14939529 +Quicken Loans, P.O. Box 6577, Carol Stream, IL 60197-6577
 14939531 +Ronald J. DiGiorno, Esq., 150 Pleasant Drive, Suite 103, Aliquippa, PA 15001-1360
 14939532 #Safeco Insurance, P.O. Box 10001, Manchester, NH 03108-1001
 14939533 Synchrony Bank, 170 West S. Election Road, Draper, UT 84020
 14939535 US Asset Management Inc., C/O EOS CCA, P.O. Box 981008, Boston, MA 02298-1008
 14939536 +US Asset Management LLC, D.L. Clark Building, 503 Martindale Street, 7th Floor,
 Pittsburgh, PA 15212-5741

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 cr

+E-mail/Text: kburkley@bernsteinlaw.com Dec 21 2018 02:28:48 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 14939487 E-mail/Text: ally@ebn.phinsolutions.com Dec 21 2018 02:27:38 Ally,
 Payment Processing Center, P.O. Box 9001951, Louisville, KY 40290-1951
 14939490 +E-mail/Text: ally@ebn.phinsolutions.com Dec 21 2018 02:27:38 Ally Financial,
 Attn: Bankruptcy, P.O. Box 380901, Bloomington, MN 55438-0901
 14939488 E-mail/Text: ally@ebn.phinsolutions.com Dec 21 2018 02:27:38 Ally Financial,
 P.O. Box 380901, Bloomington, MN 55438-0901
 14939497 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 21 2018 02:33:04
 Capital One Bank (USA), N.A., P.O. Box 30285, Salt Lake City, UT 84130-0285
 14939498 +E-mail/Text: bkr@cardworks.com Dec 21 2018 02:27:31 Cardworks/CW Nexus, Attn: Bankruptcy,
 P.O. Box 9201, Old Bethpage, NY 11804-9001
 14939502 +E-mail/Text: bankruptcy_notifications@ccsusa.com Dec 21 2018 02:28:51
 Credit Collection Services, Attention: Bankruptcy, 725 Canton Street,
 Norwood, MA 02062-2679
 14939503 +E-mail/Text: abovay@creditmanagementcompany.com Dec 21 2018 02:28:32
 Credit Management Company, 2121 Noblestown Road, P.O. Box 16346,
 Pittsburgh, PA 15242-0346
 14939504 E-mail/PDF: creditonebknofications@resurgent.com Dec 21 2018 02:32:13
 Credit One Bank, N.A., P.O. Box 98873, Las Vegas, NV 89193-8873
 14939505 +E-mail/Text: kthompson@crownsasset.com Dec 21 2018 02:28:13 Crown Asset Management, LLC,
 3100 Breckinridge Boulevard, Suite 725, Duluth, GA 30096-7605
 14939511 +E-mail/Text: bankruptcy@affglo.com Dec 21 2018 02:28:14 Global Credit & Collection Corp.,
 5440 N. Cumberland Avenue, Ste 300, Chicago, IL 60656-1486
 14939514 +E-mail/PDF: resurgentbknofications@resurgent.com Dec 21 2018 02:32:14
 LVNV Funding, LLC / Resurgent Capital, P.O. Box 10497, Greenville, SC 29603-0497
 14939518 +E-mail/Text: bkr@cardworks.com Dec 21 2018 02:27:31 Merrick Bank Corp., Attn: Bankruptcy,
 P.O. Box 9201, Old Bethpage, NY 11804-9001
 14939519 +E-mail/Text: GenesisFS@ebn.phinsolutions.com Dec 21 2018 02:28:58 Midamerica / Milestone,
 Genesis Bankcard Services, P.O. Box 4477, Beaverton, OR 97076-4401
 14939520 +E-mail/Text: GenesisFS@ebn.phinsolutions.com Dec 21 2018 02:28:58 Midamerica / Milestone,
 Genesis Bankcard Services, P.O. Box 4499, Beaverton, OR 97076-4499

District/off: 0315-2

User: bsil
Form ID: 125

Page 2 of 2
Total Noticed: 55

Date Rcvd: Dec 20, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14939785	+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 21 2018 02:33:07 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14939528	+E-mail/Text: ecfbankruptcy@progleasing.com Dec 21 2018 02:28:22 Progressive Leasing, 256 Data Drive, Draper, UT 84020-2315
14939527	+E-mail/Text: ecfbankruptcy@progleasing.com Dec 21 2018 02:28:22 Progressive Leasing, 256 West Data Drive, Draper, UT 84020-2315
14939530	+E-mail/Text: bankruptcyteam@quickenloans.com Dec 21 2018 02:28:29 Quicken Loans, Inc., 1050 Woodward Avenue, Detroit, MI 48226-1906
14939534	+E-mail/PDF: gecsedirecoverycorp.com Dec 21 2018 02:33:03 Synchrony Bank/TJX Cos Dc, 170 Election Road, Suite 125, Draper, UT 84020-6425
14939537	+E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Dec 21 2018 02:27:34 Verizon, 500 Technology Drive, Suite 500, Weldon Spring, MO 63304-2225
TOTAL: 21	

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	Quicken Loans Inc.
cr*	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14939489*	+Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2018 at the address(es) listed below:

Daniel J. Boger on behalf of Debtor Jerry Zane Semkiw dnlboger@yahoo.com,
dboger@shepleylaw.com/mjury@shepleylaw.com/bk@shepleylaw.com
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkggroup@kmlawgroup.com
Joseph S. Sisca, on Behalf of the United States Trustee by on behalf of U.S. Trustee Office
of the United States Trustee joseph.s.sisca@usdoj.gov
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
DMcKay@bernsteinlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Robert Shearer information@robertshearer.com, rshearer@ecf.epiqsystems.com/rspclaw@gmail.com
Robert Shearer on behalf of Trustee Robert Shearer information@robertshearer.com,
rshearer@ecf.epiqsystems.com/rspclaw@gmail.com

TOTAL: 7